

**Information to identify the case:**

Debtor 1

Gary L. Branam

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5056

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-15261-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary L. Branam

4/25/24**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary L. Branam  
Debtor

Case No. 19-15261-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Apr 25, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db	+ Gary L. Branam, 62 Hampton Court, Hillsborough, NJ 08844-1417
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518120279	+ CHRIS LORDI, C/O PITTS AND POLIZZI, LLP, 1184 MAIN STREET, SUITE 200, Clifton, NJ 07011-2257
518120281	DITECH FINANCIAL, LLC, PO BOX 6172, Rapid City, SD 57709
518264324	Ditech Financial, LLC, P.O. Box 12740, Tempe, AZ 85284-0046
518120282	+ GENEVIEVE A. BRANAM, 62 HAMPTON COURT, Hillsborough, NJ 08844-1417
518120288	+ SPIEGEL AND UTERA, PA, 1840 CORAL WAY, FOURTH FLOOR, Miami, FL 33145-2748
518122986	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518120275	angies list, 530 n. henderson road, King of Prussia, PA 19406
518120285	mccarthy, burgess, & wolff, 2600 cannon road, Bedford, OH 44146

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 25 2024 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 25 2024 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 25 2024 20:33:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	^ MEBN	Apr 25 2024 20:30:15	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518120276	+ EDI: BANKAMER	Apr 26 2024 00:18:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518120277	+ EDI: TSYS2	Apr 26 2024 00:18:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518120278	+ EDI: CAPITALONE.COM	Apr 26 2024 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518153901	+ EDI: AIS.COM	Apr 26 2024 00:18:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518241514	Email/PDF: bncnotices@becket-lee.com	Apr 25 2024 20:38:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518120280	+ EDI: CITICORP	Apr 26 2024 00:18:00	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
518245272	+ EDI: AIS.COM	Apr 26 2024 00:18:00	Directv, LLC, by American InfoSource as agent,

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			4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518120283	EDI: IRS.COM	Apr 26 2024 00:18:00	IRS, 600 Arch Street, Room 5200, Philadelphia, PA 19106
518120284	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 25 2024 20:33:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518306881	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 25 2024 20:34:00	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
518306882	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 25 2024 20:34:00	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450, LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
518243703	Email/PDF: resurgentbknotifications@resurgent.com	Apr 25 2024 20:37:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518190260	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 25 2024 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
520102588	+ Email/Text: mtgbk@shellpointmtg.com	Apr 25 2024 20:33:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520102589	+ Email/Text: mtgbk@shellpointmtg.com	Apr 25 2024 20:33:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0722, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518257913	EDI: PRA.COM	Apr 26 2024 00:18:00	Portfolio Recovery Associates, LLC, C/Osynchrony Bank, POB 41067, Norfolk VA 23541
518257867	EDI: PRA.COM	Apr 26 2024 00:18:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518257923	EDI: PRA.COM	Apr 26 2024 00:18:00	Portfolio Recovery Associates, LLC, c/o Apple Credit Card, POB 41067, Norfolk VA 23541
518120287	^ MEBN	Apr 25 2024 20:29:59	SPECIALIZED LOAN SERVICING, PO BOX 60535, City of Industry, CA 91716-0535
519545382	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 25 2024 20:34:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
519545381	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 25 2024 20:34:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
518120290	+ EDI: SYNC	Apr 26 2024 00:18:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518120291	+ EDI: SYNC	Apr 26 2024 00:18:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518120292	+ Email/Text: ClericalSupport@tenagliahunt.com	Apr 25 2024 20:34:00	Tenaglia & Hunt, 395 West Passaic Street, Ste. 205, Rochelle Park, NJ 07662-3016
518262344	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 25 2024 20:34:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518239889	+ EDI: AIS.COM	Apr 26 2024 00:18:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518120293	+ EDI: VERIZONCOMB.COM	Apr 26 2024 00:18:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

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518120286 + Email/Text: bankruptcydpt@mcmcg.com

Apr 25 2024 20:35:00

midland credit, 2365 northside drive, suite 300,  
San Diego, CA 92108-2710

518120289 + Email/Text: bankruptcydpt@mcmcg.com

Apr 25 2024 20:35:00

synchrony bank, c/o midland credit, po box 51319,  
Los Angeles, CA 90051-5619

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519705687	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
519705686	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Mitchell L Chambers, Jr.	on behalf of Debtor Gary L. Branam ecfb@comcast.net
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
Sindi Mncina	on behalf of Creditor LOANCARE LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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